

Exhibit 7

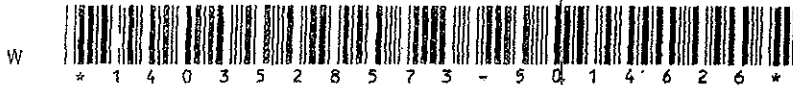
Paying Agent - 12854 Smith, Doc 28-7
P.O. Box 8055
Faribault, MN 55021-9455

Filed 12/12/19 Entered 12/13/19 12:39:52
Pg 2 of 7

Exhibit 7
Independent Foreclosure Review

IMPORTANT PAYMENT AGREEMENT INFORMATION ENCLOSED

April 12, 2013



Your payment is enclosed.

Reference Number: 1403528573

Property Address:

195 MAYWOOD DRIVE

MASTIC BEACH NY 11951

GEORGIA CANDEMERES
241 AVENUE OF THE AMERICAS APT 4B
NEW YORK, NY 10014-7507

*Si usted habla español, tenemos representantes que
pueden asistirle en su idioma.*



Dear Georgia Candemeres,

You were recently sent a notice that you are eligible to receive a payment as a result of an agreement between federal banking regulators and Wells Fargo in connection with an enforcement action related to deficient mortgage servicing and foreclosure processes.

This letter includes your check. It also explains the amount of the payment, why you are receiving a payment, how to cash the check, and other important information and disclosures.

Your payment is: \$2,000.00.

Why you are receiving a payment

Earlier this year, Wells Fargo entered into an agreement with federal banking regulators—the Office of Comptroller of the Currency and the Board of Governors of the Federal Reserve System. This agreement resolved the Independent Foreclosure Review required by the regulators. Additional information about this agreement can be found at www.occ.gov and www.federalreserve.gov.

Regulators determined your payment amount based on the stage of your foreclosure process and other considerations related to your foreclosure.

How to cash the check

You must cash or deposit the check within 90 days, or the check will be void. All borrowers listed on the check must sign it to cash it.

The payment amount is final.

There is no process to appeal the payment.

Continued on reverse side

Attachment F

A 11W1 000019455

THIS DOCUMENT CONTAINS ANTI-THEFT DEVICES INCLUDING MICHO PRINTING AND A COLORED BACKGROUND. ABSENCE OF THESE FEATURES INDICATE A COPY.

Dear Georgia Candemerres,

You were recently sent a notice that you are eligible to receive a payment as a result of an agreement between federal banking regulators and Wells Fargo in connection with an enforcement action related to deficient mortgage servicing and foreclosure processes.

This letter includes your check. It also explains the amount of the payment, why you are receiving a payment, how to cash the check, and other important information and disclosures.

Your payment is: \$2,000.00.

Why you are receiving a payment

Earlier this year, Wells Fargo entered into an agreement with federal banking regulators—the Office of Comptroller of the Currency and the Board of Governors of the Federal Reserve System. This agreement resolved the Independent Foreclosure Review required by the regulators. Additional information about this agreement can be found at www.occ.gov and www.federalreserve.gov.

Regulators determined your payment amount based on the stage of your foreclosure process and other considerations related to your foreclosure.

How to cash the check

You must cash or deposit the check within 90 days, or the check will be void. All borrowers listed on the check must sign it to cash it.

**The payment amount is final.
There is no process to appeal the payment.**

Continued on reverse side

A 11W1 000019455

OCC2013

Fund 1 Independent Foreclosure Review Payment QSF
Loan Servicer: Wells Fargo
P.O. Box 8055
Faribault, MN 55021-9455

The Huntington National Bank
Westerville, OH 43081

56-1512
441

Check No. 5014626

DATE	CLAIM NUMBER	AMOUNT
April 12, 2013	1403528573	\$2,000.00

VOID AFTER NINETY (90) DAYS
NOT VALID FOR AMOUNT OTHER THAN \$2,000.00
Payee's signature required on back in order for this instrument to be valid.

Pay: TWO THOUSAND DOLLARS AND NO CENTS
Pay to the order of: GEORGIA CANDEMERES

Paul V. [Signature]
Authorized Signature

Attachment F

⑈ 5014626⑈ ⑆0441151261⑆ 01893001257⑈

Important information

- By cashing or depositing the check, you do not waive any legal claims against your servicer and you may pursue additional actions related to your foreclosure.
- Cashing or depositing the check may affect your taxes or public assistance benefits. Neither the paying agent—Rust Consulting, Inc., nor the regulators can advise you on tax liability or any effect on public assistance. If you have questions, you may consult a tax advisor or qualified individual or organization. You may also visit www.independentforeclosurereview.com/taxinfo for information about potentially taxable components of your payment. If required, tax documentation, such as a Form 1099, will be sent to you in January 2014.
- You may be eligible for foreclosure prevention assistance. To explore your options, contact a Wells Fargo specialist at 1-877-813-7718.
- If you need additional help with foreclosure prevention, please contact the Homeowner's HOPE Hotline at 1-888-995-HOPE (4673) (or at www.makinghomeaffordable.gov) and they can put you in touch with a U.S. Department of Housing and Urban Development approved nonprofit organization that can provide **free assistance**.
- Please refer this letter to your attorney or authorized representative, if you are represented by an attorney or other authorized third-party representative regarding a foreclosure, bankruptcy case involving this mortgage loan, or the Independent Foreclosure Review.
- This payment does not mean that you necessarily suffered financial injury or harm.

Other disclosures

This letter is not an attempt to collect a debt or to impose personal liability for any obligation, including, without limitation, any obligation that was discharged, or is subject to an automatic stay in bankruptcy under Title 11 of the United States Code.

Information you provided as part of the Independent Foreclosure Review may not be used for any other purpose. If you would like Wells Fargo's internal records to include updated contact or personal information for future correspondence or notices, then you must separately provide your new contact or personal information directly to the servicer by calling 1-877-813-7718.

If you have any questions, please call the paying agent—Rust Consulting, Inc.—at 1-888-952-9105, Monday through Friday, 8 a.m. - 10 p.m. ET or Saturday, 8 a.m. - 5 p.m. ET.

Si tiene preguntas, puede llamar al número de teléfono 1-888-952-9105 para hablar con un representante.

Assistance is also available from the toll-free number in more than 200 languages, including Chinese, Korean, Vietnamese, Tagalog, Hmong, and Russian.

提供中文幫助。

한국어 도움을 제공합니다.

Trợ giúp liên lạc bằng tiếng Việt.

Available ang tulong sa wikang Tagalog.

Решения вопросов есть на Hmoob pab ne).

Помощь на русском языке.

Sincerely,

Paying Agent—Rust Consulting, Inc.

Attachment F

11/00019455

Independent Foreclosure Review



73426-18-V001-0007954
Georgia Candemeres
241 Avenue Of The Americas Apt 4b
New York NY 10014-7507



Important Notice:

Your loan may be eligible for an Independent Foreclosure Review that may result in compensation or other remedy. Please respond by April 30, 2012.

Loan Number: 0081161424

Reference Number: 1403528573

Property Address:
195 Maywood Drive
Mastic Beach NY 11951

If you have more than one mortgage account that meets the initial criteria for an independent review, you will receive a separate notice for each. You will need to submit a separate Request For Review Form for each account.

You are receiving this notice because the above property is or was active in the foreclosure process between January 1, 2009 and December 31, 2010.

Si usted habla español, tenemos representantes que pueden asistirle en su idioma.

The Board of Governors of the Federal Reserve System and the Office of the Comptroller of the Currency (federal bank regulators) have required an **Independent Foreclosure Review** to identify customers who may have been financially injured as a result of errors, misrepresentations, or other deficiencies made during the foreclosure process. Wells Fargo's records indicate that your loan may meet the initial criteria:

- Your mortgage loan was active in the foreclosure process between January 1, 2009 and December 31, 2010.
- The property was your primary residence.

If you believe that you may have been financially injured, you may submit a Request for Review Form for an **Independent Foreclosure Review** by a consultant outside of Wells Fargo.

The **Independent Foreclosure Review** will not have an impact on your credit report or any other options you may pursue related to your foreclosure. If you filed a complaint about the foreclosure process prior to this independent review, you are still eligible to submit a Request for Review Form.

The Review Process

Step 1: Review the enclosed Request for Review Form.

The form describes examples of situations that may have led to financial injury during the foreclosure process.

Step 2: After reviewing the form, if you believe you may have been financially injured, complete and submit a Request for Review Form describing your situation.

Return the completed form using the enclosed prepaid envelope by April 30, 2012.

You will be sent an acknowledgement letter within one week after your request is received.

Step 3: Your request will be evaluated to confirm eligibility for the Independent Foreclosure Review.

If your request meets the eligibility requirements, it will be reviewed by an independent consultant.

Independent Foreclosure Review

Request for Review Form

It is important that you complete the form to the best of your ability; all information you provide may be useful.

If the foreclosure process was active on your primary residence between January 1, 2009 and December 31, 2010, you are eligible to request an Independent Foreclosure Review that may result in compensation or other remedy.

If you think you may have been financially injured as a result of errors, misrepresentations, or other deficiencies made during the foreclosure process, you may complete and submit a Request for Review Form.

Send this completed form to:

Independent Review Administrator
PO Box 2588
Faribault, MN 55021-9982

Your form must be postmarked no later than
April 30, 2012

To find answers to your questions about the review process as well as information to help you complete the Request for Review Form, visit

IndependentForeclosureReview.com/wellsfargo

or call **1-877-465-3138** Monday through Friday, 8:00 a.m.-10:00 p.m. ET or Saturday, 8:00 a.m.-5:00 p.m. ET

Listed below are examples of situations that may have led to financial injury. This list does not include all situations.

- The mortgage balance amount at the time of the foreclosure action was more than you actually owed
- You were doing everything the modification agreement required, but the foreclosure sale still happened
- The foreclosure action occurred while you were protected by bankruptcy
- You requested assistance/modification, submitted complete documents on time, and were waiting for a decision when the foreclosure sale occurred
- Fees charged or mortgage payments were inaccurately calculated, processed, or applied
- The foreclosure action occurred on a mortgage that was obtained before active duty military service began and while on active duty, or within 9 months after the active duty ended

Section 1: Property information

Wells Fargo

Mortgage loan number:
0081161424

Reference number:
1403528573

Property address:

195 Maywood Drive
Mastic Beach NY 11951



U.S. Postal Service Delivery Confirmation Receipt

VILLAGE STA.
New York, New York
100149998
3558250058-0095

07/31/2012 (800)275-8777 03:30:23 PM

Sales Receipt
Product Sale Unit Final
Description Qty Price Price

FARIBAULT MN 55021 \$5.15

Zone-5 Priority Mail

Flat Rate Env

14.90 oz.

Expected Delivery: Thu 08/02/12

Delivery Confirmation \$0.75

Label #: 03111660000074977327

Issue PVI: \$5.90

Total: \$5.90

Paid by:
MasterCard \$5.90

Account #: XXXXXXXXXXXX3321

Approval #: 901940

Transaction #: 623

23903280568

BRIGHTEN SOMEONE'S MAILBOX. Greeting

cards available for purchase at

select Post Offices.

Order stamps at usps.com/shop or

call 1-800-Stamp24. Go to

usps.com/clicknship to print

shipping labels with postage. For

other information call

1-800-ASK-USPS

Get your mail when and where you

want it with a secure Post Office

Box. Sign up for a box online at

usps.com/poboxes.

Bill#:1000501645708

Clerk:03

All sales final on stamps and postage

Refunds for guaranteed services only

Thank you for your business

Postage and Delivery Confirmation fees must be paid before mail.

Article Sent To: (to be completed by mailer)

(Please Print Clearly)

INDUP

Postmark Here

DELIVERY CONFIRMATION NUMBER: 0311 1660 0000 7497 7327

INDUP

Postmark Here

DELIVERY CONFIRMATION NUMBER: 0311 1660 0000 7497 7327

PS Form 3822, May 2002

PS Form 3822, May 2002

POSTAL CUSTOMER:
Keep this receipt. For inquiries
Access internet web site at
www.usps.com®
or call 1-800-222-1811

CHECK ONE (POSTAL USE ONLY)

☒ Priority Mail™ Service

☐ First-Class Mail® parcel

☐ Package Services parcel

(See Reverse)